

Debtor 1 Aaron Rene Salas

Debtor 2 Barbara Sophia Salas
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Texas
(State)

Case number 13-53476-cag

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF THE Bungalow Series III TRUST Court claim no. (if known): 5

Last 4 digits of any number you use to identify the debtor's account: 2 9 6 2

Property address: 6923 Raintree Path
Number Street

San Antonio, TX 78233
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 12 / 01 / 2018
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Debtor 1

Aaron Rene Salas

First Name

Middle Name

Last Name

Case number (if known) 13-53476-cag

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Kristin A. Zilberstein

Signature

Date 12 / 24 / 2018

Print

Kristin A. Zilberstein

First Name

Middle Name

Last Name

Title Authorized Agent for Creditor

Company

The Law Offices of Michelle Ghidotti

If different from the notice address listed on the proof of claim to which this response applies:

Address

1920 Old Tustin Ave.

Number

Street

Santa Ana, CA 92705

City

State

ZIP Code

Contact phone (949) 427 - 2010

Email kzilberstein@mghidotti.com

Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)
 Kristin A. Zilberstein (SBN 47798)
 LAW OFFICES OF MICHELLE GHIDOTTI
 1920 Old Tustin Ave.
 Santa Ana, CA 92705
 Ph: (949) 427-2010
 Fax: (949) 427-2732
 mghidotti@ghidottilaw.com

Authorized Agent for Creditor
 U.S. Bank Trust National Association,
 As Trustee Of The Bungalow Series III TRUST

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS – SAN ANTONIO DIVISION

In Re:)	CASE NO.: 13-53476-cag
)	
AARON RENE SALAS and BARBARA)	CHAPTER 13
SPOHIA SALAS,)	
)	CERTIFICATE OF SERVICE
Debtors.)	
)	
)	

CERTIFICATE OF SERVICE

I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave., Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On December 24, 2018 I served the following documents described as:

• RESPONSE TO NOTICE OF FINAL CURE PAYMENT

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

Debtor

Aaron Rene Salas
6923 Raintree Path
San Antonio, TX 78233

Joint Debtor

Barbara Sophia Salas
6923 Raintree Path
San Antonio, TX 78233

Debtors' Counsel

J. Todd Malaise
909 NE Loop 410, Suite 300
San Antonio, TX 78209

Trustee

Mary K Viegelahn
Chapter 13 Trustee
10500 Heritage Blvd Suite 201
San Antonio, TX 78216

xx (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

 Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on December 24, 2018 at Santa Ana, California

/s / Steven P. Swartzell
Steven P. Swartzell